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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.	:	10/680,020	Confirmation No. 4737
Applicants	:	Carroll et al.	
Filed	:	October 7, 2003	
Title:		SYSTEM AND METHOD FOR UPDATING MERCHANT PAYMENT DATA	
Art Unit	:	3691	
Examiner	:	Campen, Kelly Scaggs	
Docket No.	:	013647.00013	
Customer No.	:	33649	

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Certificate of Mailing
(37 CFR 1.8(a))

I hereby certify that the papers enclosed herein are being forwarded via First Class Mail, postage prepaid, to **Mail Stop: Amendment**, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on November 20, 2007.

Joan B. Farragher

RESPONSE TO OFFICE ACTION

Dear Sir

In response to the Office Action mailed August 22, 2007, Applicants respectfully submit the following amendments in the above-referenced application, and request entry thereof to place the application in condition for Allowability.

Amendments to the Claims are reflected in the listing of claims that begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

Conclusion begins on page 12 of this paper.